

WHAT IS CLAIMED IS:

1. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and

(e) sending an electronic notification to the payor that the payment has been authorized.

2. A method as in Claim 1 including storing in connection with said authorization website format information for each of a plurality of billers, retrieving the format information for a given biller and formatting said electronic

notification in the format of the biller to whom authorization is sent.

3. A method as in Claim 1 in which the information received at said authorization website includes an e-mail address for the payor, and said notification sending step comprises sending said notification in the form of an e-mail sent directly to the payor through the worldwide web.

4. A method as in Claim 1 in which said determining step comprises a step selected from the group consisting of determining whether the payment will exceed the credit limit of the payor's credit or debit card, and validating the payor's bank account.

5. A method as in Claim 1 in which said determining step comprises, in a request for payment from a bank account, communicating authorization, later submitting the transaction for bank clearance, and communicating failure of clearance to said biller if and when received.

6. A method as in Claim 5 in which said submitting step comprises accumulating a plurality of payment requests over a period of time, and submitting them for clearance in a batch after said period of time has elapsed.

7. A method as in Claim 1 including the step of validating a credit or debit card to be used for payment and sending information of said validation to said biller prior to receipt of any request for authorization of a payment charged to said card.

8. A method as in Claim 1 including the step of reversing said authorization at the request of the biller given prior to the end of the business day in which said authorization was given, and notifying any bank or credit card organization to whom the payment was communicated.

9. A method as in Claim 1 including the step of storing at said authorization website basic billing information for each of a plurality of customers of a given biller, giving said biller access to the billing information for each of said customers to modify said information directly, and giving each customer access to such billing information for the customer's account.

10. A method as in Claim 1 including said biller sending restrict/unrestrict instructions for the account of one or more customers, and storing said instructions in association with said authorization website, and retrieving and effectuating

said instructions upon the receipt of a payment request for the account.

11. A method as in Claim 1 including preliminarily providing a calculation of fees to the customer in response to supplying merely the amount and the means of payment.

12. A method as in Claim 1 including said biller accumulating a plurality of payments to be authorized and sending them to said authorization website in a batch by means of a function call.

13. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without

disclosing that the authorization was obtained by anyone other than the biller;

(e) said information received at said authorization website including a credit or debit card number and confirmation number for the card number;

(f) said determining step including determining whether said confirmation number is correct.

14. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller;

(e) said information received at said authorization website including a credit or debit card number and confirmation number for the card number;

(f) said determining step including determining whether said confirmation number is correct; and

(g) sending an electronic notification to the payor that the payment has been authorized.

15. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller;

(e) said information received at said authorization website including a credit or debit card number and confirmation number for the card number;

(f) said determining step including determining whether said confirmation number is correct;

(g) sending an electronic notification to the payor that the payment has been authorized; and

(h) storing in connection with said authorization website format information for each of a plurality of billers, retrieving the format information for a given biller and formatting said electronic notification in the format of the biller to whom authorization is sent.

16. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and

(e) assigning an identification number for each transaction for a given biller and transmitting said identification number to said biller.

17. A method as in Claim 16 including storing all transaction identification numbers for each of a plurality of billers and transmitting said numbers to the appropriate biller in a report of transactions during a given period of time.

18. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller; and

(e) in which the information received at said authorization website includes information identifying the billing personnel responsible for the bill or bills being paid, including the step of storing and reporting said billing personnel to the biller when reporting the authoritarian results.

19. A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) determining whether the payment should be authorized;

(c) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(d) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and including one or more of the steps selected from the group consisting of:

(e) sending an electronic notification to the payor that the payment has been authorized;

(f) determining the correctness of the confirmation number of a credit or debit card used in the payment;

(g) assigning an identification number for each transaction for a given biller and transmitting said identification number to said biller;

(h) determining and reporting to the biller the identity of the billing personnel with the authorization result.

20. A system for authorizing bill payments, said system comprising:

(a) an authorization web server programmed for selective communication through the worldwide web with a plurality of billers' web servers;

(b) a programmed digital computer system linked to said authorization web server to obtain authorization information from financial institutions authorizing or rejecting payment requests received at said billers' web servers from payers' computers through the worldwide web and communicating authorization information to the appropriate billers' web servers by the use of web services programming;

(c) said programmed digital computer system being programmed to send directly to the payer's computer originating the payment request an e-mail containing said authorization information.

21. A system as in Claim 20 in which said authorization information is sent to the payer's computer and the biller's web server substantially simultaneously.

22. A system as in Claim 20 in which information regarding the format desired for communications to consumers on behalf of each of a plurality of billers is stored and retrieved to place the e-mail message sent to the payer in the format desired by this biller whose bill is being paid.

23. A system as in Claim 20 in which said computer system is programmed to apply a transaction number to each transaction for a specific biller, store said transaction numbers, and report them to that biller.

24. A system in Claim 20 in which said computer system is programmed to demand that credit/debit card confirmation numbers be submitted with any credit/debit card payment requests, and to use the confirmation number together with other credit card information to protect against fraud in obtaining authorization for credit/debit card payments.

25. A system as in Claim 20 in which said computer system is programmed to receive, store, and report to each biller the identity of the billing personnel responsible for obtaining the payment authorized.